

INDO-CMINA

to a farmer from losing his property in
of he was **perennially** without **reserves**,
credit was
in a by the or commune in the form
of
rice **The** by being inalienable,
constituted
an for people, and theoretically at
any rate
the for credit. One unique form of credit was
the
A It was in highly disadvantageous to
the
but at his were still retained on the tax lists.
If
he did not the of his contract, the
loss of ownership
function was never the development of
at all—in the land. The aid of public credit
was to the but to the collectivity.
There was
a of or commercial credit.
sumptuary **laws**, natural disasters
—in the of **effort**, all
contributed to making Anna-
On the there is the Annamltes' constant
of family ceremonies. The
man
10 he has is the usurer, either
Chinese, *chetty*,
or T0 **he** his crops in advance, at
a sum
Moreover, every Annamite with a little
is a and even more pitiless -than his
The by these usurers are so high
all of **the** farmer's profits and energies. It is not
for an to cover three times the original
of **the** is an exploitation of the
peasant's
of the law and of the facilities for
agricultural credit.
in Amtam, which is subject to the worst
The **not** to **bring** suit, but to send a
vagabond
to **a** **on the** **threshold**, which involves
the usual
of his Only as a **fast resort** will the creditor
take up
for if the his creditor usually prefers to
his victim's rice-fields, and often his
fa!! his

All in It be said* are indebted
 in varying the who do not
 cultivate the
 necessitate borrow-
iag. At **the** of **the** there -is a
 universal call
em tfec of tike population. The
 average fanner
 interest rale of from 15 to 25
per out * Big to their activities,
 need
tt*